IN THE CLAIMS

Please cancel claims 9 and 17 without prejudice or disclaimer.

Please amend claims 1-4, 6-8, 11-16, 19-21 and 23 as indicated below.

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Claim 1 (currently amended) A method of managing the closing of a real property transaction using a networked computer system, wherein the computer system includes one or more client computers, a server computer, and a network which interfaces the one or more client computers and the server computer, the method comprising:

accessing through a ~~first authorized party~~ lender, one or more computer program products on the server computer from one of the one or more client computers, to manage the closing of a real property transaction;

entering, through the ~~first authorized party~~ lender only, a first group of data into a settlement statement used in a real property transaction;

accessing through a ~~second authorized party~~ settlement agent, the one or more computer program products on the server computer from one of the one or more client computers;

entering, through the ~~second authorized party~~ settlement agent only, a second group of data into the settlement statement;

authorizing by the ~~first party~~ lender through a lender computer the second group of data entered by the ~~second party~~ settlement agent;

auditing the settlement statement both prior to and after funding;

auditing custom-selected loan files as directed by the lender via a first module of the one or more computer program products to ensure compliance with government regulations and warehouse funding source requirements, wherein the first module consolidates its custom audit results finds with mandatory audits for viewing by users of the one or more computer program products, wherein the custom audits comprise:

determining if a subject loan has been assigned a registration identification number and accuracy thereof;

performing the mandatory audits by a second module of the one or more computer program products on each file, wherein the mandatory audits comprise:

comparing a borrower name against a database;

comparing a zip code of a collateral property with a zip code database;

determining if any new disclosure documents are needed in order to have a compliant closing by auditing the first group of data; and

positively match a title insurance company to an identity provided by the settlement agent to assure a valid insured closing service letter; and

wherein the real property transaction will be presented for funding and the settlement statement will be presented for signature only if the ~~first party~~ lender authorizes the second group of data entered into the settlement statement by the ~~second party~~ settlement agent.

Claim 2 (currently amended) The method of claim 1, wherein the first group of data ~~may be~~ is entered manually or through importing.

Claim 3 (currently amended) The method of claim 1, further comprising the step of notifying the ~~first party~~ lender and the ~~second party~~ settlement agent of progress in the real property transaction and any changes in the settlement statement.

Claim 4 (currently amended) The method of claim 1, further comprising the step of auditing data entered by the ~~first party~~ lender or the ~~second party~~ settlement agent.

Claim 5 (original) The method of claim 1, wherein if the real property transaction is to be funded, further comprising the step of comparing an amount of funds requested on the settlement statement with any amounts of funds to be received or disbursed, and noting any discrepancies in the amounts.

Claim 6 (currently amended) The method of claim 1, further comprising the steps of:

accessing through <u>one of</u> a ~~third authorized party~~ <u>warehouse funding source and</u> <u>an investor</u>, the one or more computer program products on the server computer from one of the one or more client computers;

receiving confirmation, through <u>one of</u> the ~~third party~~ <u>warehouse funding source</u> <u>and investor</u>, that the ~~first party~~ <u>lender</u> authorizes the data entered into the settlement statement or authorizes funding of the real property transaction; and

funding, through <u>one of</u> the ~~third party~~ <u>warehouse funding source and investor</u>, the real property transaction if <u>one of</u> the ~~third party~~ <u>warehouse funding source and</u> <u>investor</u> receives said confirmation.

Claim 7 (currently amended) The method of claim 6, wherein if said confirmation is received, the funding is transmitted electronically using a send computer program product on one of the one or more client computers, accessed by <u>one of</u> the ~~third party~~ <u>warehouse funding source and investor</u>, and a receive computer program product on a second of the one or more client computers, accessed by the ~~second party~~ <u>settlement</u> <u>agent</u>.

Claim 8 (currently amended) The method of claim 6, further comprising the steps of:

placing, through <u>one of</u> the ~~third party~~ <u>warehouse funding source and investor</u>, conditions on the funding that the ~~second party~~ <u>settlement agent</u> must satisfy; and

rejecting, through <u>one of</u> the ~~third party~~ <u>warehouse funding source and investor</u>, the funding if the conditions are not satisfied.

Claim 9 (cancelled)

Claim 10 (original) The method of claim 6 further comprising the step of:

auditing, after funding, the settlement statement versus the amount funded.

Claim 11 (currently amended) The method of claim 1, wherein the ~~first party~~ <u>lender</u> and the ~~second party~~ <u>settlement agent</u> can respectively dynamically grow the first and second groups of data while the data is entered into the settlement statement.

Claim 12 (currently amended) The method of claim 7, wherein one of the ~~third party~~ warehouse funding source and investor and the ~~second party~~ settlement agent are automatically notified of a change in status of the funding.

Claim 13 (currently amended) A method of managing the closing of a real property transaction using a networked computer system, wherein the computer system includes one or more client computers, a server computer, and a network which interfaces the one or more client computers and the server computer, the method comprising:

accessing through a ~~first authorized party~~ lender, one or more computer program products on the server computer from one of the one or more client computers, to manage the closing of a real property transaction;

entering, through the ~~first authorized party~~ lender only, a first group of data into a settlement statement used in a real property transaction, wherein the ~~first party~~ lender can dynamically grow the first group of data while the data is entered into the settlement statement;

accessing through a ~~second authorized party~~ settlement agent, the one or more computer program products on the server computer from one of the one or more client computers;

entering, through the ~~second authorized party~~ settlement agent only, a second group of data into the settlement statement, wherein the ~~second party~~ settlement agent can dynamically grow the second group of data while the data is entered into the settlement statement;

authorizing by the ~~first party~~ lender through a lender computer the second group of data entered by the ~~second party~~ settlement agent;

accessing through one of a ~~third authorized party~~ warehouse funding source and an investor, the one or more computer program products on the server computer from one of the one or more client computers;

receiving confirmation, through one of the ~~third party~~ warehouse funding source and investor, that the ~~first party~~ lender authorizes said data entered into the settlement statement or authorizes funding of the real property transaction; and

electronically funding, through <u>one of</u> the ~~third party~~ <u>warehouse funding source</u> <u>and investor</u>, the real property transaction if <u>one of</u> the ~~third party~~ <u>warehouse funding</u> <u>source and investor</u> receives said confirmation<u>;</u>

<u>auditing the settlement statement both prior to and after funding;</u>

<u>verifying via a first module of the one or more computer program products to</u> <u>ensure compliance with government mandates or regulations and warehouse funding</u> <u>source requirements, wherein the first module consolidates its custom audit results finds</u> <u>with mandatory audits for viewing by users of the one or more computer program</u> <u>products, wherein the custom audits comprise:</u>

<u>determining if a subject loan has been assigned a registration</u> <u>identification number and accuracy thereof;</u>

<u>performing the mandatory audits by a second module of the one or more</u> <u>computer program products on each file, wherein the mandatory audits comprise:</u>

<u>comparing a borrower name against a database;</u>

<u>comparing a zip code of a collateral property with a zip code database;</u>

<u>determining if any new disclosure documents are needed in order to have</u> <u>a compliant closing by auditing the first group of data; and</u>

<u>positively match a title insurance company to an identity provided by the</u> <u>settlement agent.</u>

Claim 14 (currently amended) The method of claim 13, further comprising the step of auditing data entered by the ~~first party~~ <u>lender</u> or the ~~second party~~ <u>settlement agent</u>.

Claim 15 (currently amended) The method of claim 13, wherein if said confirmation is received, the funding is transmitted electronically using a send computer program product on one of the one or more client computers, accessed by <u>one of</u> the ~~third party~~ <u>warehouse funding source and investor</u>, and a receive computer program product on a second of the one or more client computers, accessed by the ~~second party~~ <u>settlement</u> <u>agent</u>.

Claim 16 (currently amended) The method of claim 13, further comprising the steps of:

placing, through <u>one of</u> the ~~third party~~ <u>warehouse funding source and investor</u>, conditions on the funding that the ~~second party~~ <u>settlement agent</u> must satisfy; and

rejecting, through <u>one of</u> the ~~third party~~ <u>warehouse funding source and investor</u>, the funding if the conditions are not satisfied.

Claim 17 (cancelled)

Claim 18 (original) The method of claim 13 further comprising the step of:

auditing, after funding, the settlement statement versus the amount funded.

Claim 19 (currently amended) A system for managing the closing of a real property transaction using a networked computer system, comprising:

a server computer including one or more computer program products for managing the closing of a real property transaction;

a first client computer, which interfaces with the server computer through a network, for accessing the one or more program products on the server computer to enable a ~~first authorized party~~ <u>lender</u> only to enter a first group of data into a settlement statement used in a real property transaction;

a second client computer, which interfaces with the server computer through a network, for accessing the one or more computer program products on the server computer to enable a ~~second authorized party~~ <u>settlement agent</u> only to enter a second group of data into the settlement statement;

the one or more computer program products including means for the ~~first party~~ <u>lender</u> to authorize the second group of data entered by the ~~second party~~ <u>settlement agent</u>; and

wherein the real property transaction will be presented for funding and the settlement statement will be presented for signature only if the ~~first party~~ <u>lender</u> authorizes the second group of data entered into the settlement statement by the ~~second party~~ <u>settlement agent;</u>

<u>wherein the one or more computer program products include means for auditing the settlement statement both prior to and after funding;</u>

wherein the one or more computer program products include a first module for auditing custom-selected loan files as directed by the lender to ensure compliance with government regulations and warehouse funding source requirements, wherein the first module consolidates its custom audit results finds with mandatory audits for viewing by users of the one or more computer program products, wherein the custom audits comprise:

determining if a subject loan has been assigned a registration identification number and accuracy thereof;

wherein the one or more computer program products include a second module for performing the mandatory audits on each file, wherein the mandatory audits comprise:

comparing a borrower name against a database;

comparing a zip code of a collateral property with a zip code database;

determining if any new disclosure documents are needed in order to have a compliant closing by auditing the first group of data; and

positively match a title insurance company to an identity provided by the settlement agent.

Claim 20 (currently amended) The system of claim 19, wherein the ~~first party may enter~~ lender enters the first group of data manually or through importing.

Claim 21 (currently amended) The system of claim 19, further comprising:

a third client computer, which interfaces with the server computer through a network, for accessing the one or more computer program products on the server computer to enable one of a ~~third authorized party~~ warehouse funding source and investor only to receive confirmation that the ~~first party~~ lender authorizes the data entered into the settlement statement or authorizes funding of the real property transaction; and

means for electronically funding, through the third client computer, the real property transaction if one of the ~~third party~~ warehouse funding source and investor receives said confirmation.

Claim 22 (original) The method of claim 21, further comprising:

a send computer program product on the third client computer;

a receive computer program product on the second client computer; and

wherein if said confirmation is received, the funding can be transmitted electronically using the send computer program product on the third client computer and a receive computer program product on the second client computer.

Claim 23 (currently amended) The system of claim 19, wherein the ~~first party~~ lender and the ~~second party~~ settlement agent can respectively dynamically grow the first and second groups of data while the data is entered into the settlement statement.

Claim 24 (original) One or more program storage media readable by a machine and containing instructions for performing the method contained in claim 1.

Claim 25 (original) One or more program storage media readable by a machine and containing instructions for performing the method contained in claim 13.